

1997-98 SESSION  
COMMITTEE HEARING  
RECORDS

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# State of Wisconsin • DEPARTMENT OF REVENUE

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March 2, 1998

✓ Senator Brian Burke  
Co-Chair, Joint Committee on Finance  
Room 202, MLKB

Representative John Gard  
Co-Chair, Joint Committee on Finance  
Room 315 North, State Capitol

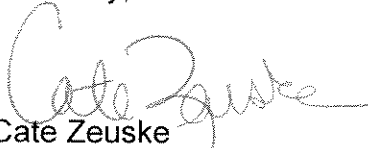
Dear Senator Burke and Representative Gard:

Section 565.02(7), Wis. Stats., requires a report to the Joint Committee on Finance every March 1 containing the following information:

- A. An estimate, for the current and subsequent fiscal years, of gross revenues from the sales of Lottery tickets;
- B. The total amount paid as prizes and the prize payout ratio for each type of Lottery game offered, based on these sales estimates; and
- C. An evaluation of the effect of prize payout ratios of lottery games on Lottery sales, Lottery operating costs and on maximizing the revenue available for property tax relief.

The 1988 report, which is attached, does not recommend any changes to the prize payout ratio. I hope you find this report helpful. Please call me if I can answer any questions.

Sincerely,

  
Cate Zeuske  
Secretary of Revenue

CZ/sje

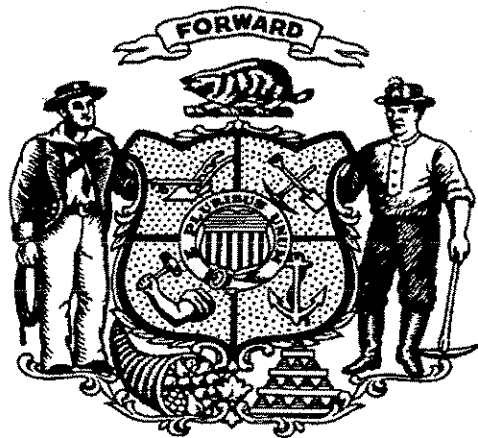
# **LOTTERY SALES AND PRIZE PAYOUT REPORT**

## **REPORT TO THE JOINT COMMITTEE ON FINANCE**

PREPARED BY:

DIVISION OF LOTTERY  
WISCONSIN DEPARTMENT OF REVENUE

*March 1, 1998*



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### CHART

Chart 1 - Main Reasons For Spending Less Money On Lottery Games

### EXHIBITS

- Exhibit 1 - Total Instant Scratch Ticket Sales
- Exhibit 2 - Total Instant Pull-tab Ticket Sales
- Exhibit 3 - Total On-Line Ticket Sales
- Exhibit 4 - Total Lottery Ticket Sales
- Exhibit 5a and 5b -  
Prize Payouts for Current Wisconsin Lottery Games
- Exhibit 6 - Wisconsin Powerball Average Sales Per Draw
- Exhibit 7 - MUSL Powerball Average Sales Per Draw Based on  
Jackpot Size
- Exhibit 8 - Megabucks Average Sales Per Draw Based Upon  
Jackpot Size

## **A. HISTORY AND RECOMMENDATIONS**

The maximum average payout percentage that the Lottery can offer is subject to approval by the Legislature's Joint Committee on Finance. Section 565.02(7), Wis. Stats., requires a report by the Lottery to the Joint Committee on Finance every March 1, containing the following information:

- A. An estimate, for fiscal years 1996-97 and 1997-98, of gross revenues from the sales of lottery tickets;
- B. The total amount paid as prizes and the prize payout ratio for each type of lottery game offered, based on these sales estimates; and
- C. An evaluation of the effect of prize payout ratios of lottery games on lottery sales, lottery operating costs and on maximizing the revenue available for lottery property tax relief.

In the first year of Lottery operation, FY1988-89, instant scratch and pulltab ticket prize payouts averaged about 50%. In the second year of operation the Lottery Board introduced the first on-line game, Lotto America, with a payout of 45% and increased average instant scratch and pulltab payouts to 60%. Between FY1989-90 and FY1993-94, average instant scratch payouts increased by about 1%, while average instant pulltab payouts remained constant. Average on-line payouts have remained about 50% since FY1991-92.

In May 1994 the Wisconsin Gaming Commission submitted the first Prize Payout Report to the co-chairs of the Joint Committee on Finance. Following a hearing on that report, the committee authorized an increase in the average instant scratch ticket prize payout from about 61% to 63% and an increase in the average instant pulltab ticket prize payout from about 60% to 62%. Average on-line ticket prize payouts went unchanged. Subsequent reports in March 1995 and 1996 did not seek to increase the instant or on-line prize payout rates. However, the 1997 report suggested that raising the payout on instant tickets would increase sales but the net effect on proceeds available is not certain.

Additional research in the area of instant prize payouts was conducted and it was found that lotteries in other states and jurisdictions have higher prize payouts than actually stated because they also offer free tickets or recycle unclaimed prizes, including television game show prizes. Offering these prizes without calculating those prizes as part of the stated prize payout provides greater play value and thus, may increase total sales and proceeds available for property tax relief. The Wisconsin Lottery does not offer free tickets or use unclaimed prizes to provide additional prizes to winners. While the Wisconsin Lottery offers television game show prizes, those prizes are included as part of the stated average prize payout of 63%. However, the current instant prize payout in Wisconsin is comparable to neighboring state lotteries with similar

demographics and population.

There is no explicit limit on the average prize payout for on-line games similar to what exists for instant games. Currently, the average prize payout across all on-line games averages 50.3%. The individual on-line games have ranged from between 45.1% and 53.5%. An initial analysis suggests that future on-line products will require prize payouts similar to those of instant games. In addition, a recent market segmentation study highlighted Wisconsin residents' desire for more Lottery winners.

## **B. GROSS REVENUES FROM LOTTERY SALES (FY 1994-95 through FY 1998-99)**

Table 1 shows sales by game type for the past three years and projected sales for the next two years. Total Lottery sales peaked in FY 1994-95, reaching almost \$519 million and representing a 4.7% increase from the previous year. The increase in sales in FY1994-95 was due entirely to a 13.4% increase in sales of instant scratch games. Both pulltab and on-line sales declined in that year. Sales for all products declined in FY1996-97 resulting in a 10.58% decrease in total ticket sales. Sales are expected to decline in FY 1998 and increase modestly in FY 1999 as the Lottery rebuilds its infrastructure and looks for new ways to compete in a mature industry against other gaming venues, such as casino gaming.

**Table 1**  
**Ticket Sales by Fiscal Year and Game Type**

<b>Game Type</b>	<b>FY 1994-95 Sales Audited</b>	<b>FY 1995-96 Sales Audited</b>	<b>FY 1996-97 Sales Audited</b>	<b>FY 1997-98 Sales Estimate</b>	<b>FY 1998-99 Sales Projection</b>
<b>Instant Scratch</b>	\$310,313,556	\$302,207,252	\$266,171,144	\$252,108,000	\$260,931,000
<b>Instant Pulltab</b>	\$10,042,539	\$8,194,440	\$7,170,540	\$6,773,000	\$7,010,000
<b>On-line</b>	\$198,558,875	\$171,722,271	\$157,759,900	\$148,864,000	\$154,071,000
<b>Total</b>	\$518,914,970	\$482,123,963	\$431,101,584	\$407,745,000	\$422,012,000

Exhibits 1 through 4 are graphical representations of Lottery sales.

### C. TOTAL PRIZE PAYOUT RATIOS AND PRIZES PAID OR EXPECTED TO BE PAID (FY 1994-95 through FY 1998-99)

Table 2 shows the weighted average prize payout percentages by game type estimated for the next two fiscal years, as well as the amounts in the past three fiscal years. A weighted average is used to attribute more importance to games with higher sales, instead of giving all games equal consideration. The prize payout percentage is the average amount of the game's cost that is returned to players in the form of prizes. A game's prize structure is used to determine its prize payout percentage. Each individual game has a unique prize structure that represents the number, value and odds of winning each prize in that game. Exhibits 5a and 5b identify the game design prize payout percentages for current Lottery games.

**Table 2**  
**Weighted Average Prize Payout Percentages**  
**by Fiscal Year and by Game Type**  
 (percentages are rounded)

Game Type	FY 1994-95 Prize Payout	FY 1995-96 Prize Payout	FY 1996-97 Prize Payout	FY 1997-98 Prize Payout Estimate	FY 1998-99 Prize Payout Projection
Instant Scratch	62.86%	62.97%	62.77%	63.00%	63.00%
Instant Pulltab	60.30%	61.96%	62.00%	62.00%	62.00%
On-line	50.67%	50.62%	50.34%	50.22%	50.44%

Table 3 shows actual prizes paid during the past three fiscal years and expected prizes to be paid in the next two fiscal years. Expected prizes to be paid in FY1997-98 and FY1998-99 are calculated simply as the projected sales given in Table 1 multiplied by the designed prize payout percentages given in Table 2. Actual prizes paid, as a percentage of sales, may be less than the designed prize payout for several reasons, such as winners not claiming their prizes.

**Table 3**  
**Actual Prizes Paid or Expected to be Paid**  
**by Fiscal Year and by Game Type**

<b>Game Type</b>	<b>FY 1994-95 Prizes Paid (Audited)</b>	<b>FY 1995-96 Prizes Paid (Audited)</b>	<b>FY 1996-97 Prizes Paid (Audited)</b>	<b>FY 1997-98 Projected Prizes (rounded)</b>	<b>FY 1998-99 Projected Prizes (rounded)</b>
<b>Instant Scratch</b>	\$194,253,050	\$189,609,111	\$167,498,012	\$158,828,000	\$164,386,000
<b>Instant Pulltab</b>	\$6,098,868	\$5,003,653	\$4,437,004	\$4,199,000	\$4,346,000
<b>On-line</b>	\$98,465,571	\$82,330,739	\$72,085,236	\$74,759,000	\$77,713,000
<b>Total</b>	\$298,817,489	\$276,943,503	\$244,020,252	\$237,786,000	\$246,445,000

Exhibits 5a and 5b list prize payouts and launch dates for each lottery product.

#### **D. EVALUATION OF PRIZE PAYOUT RATIOS**

##### **On-line Games and the Prize Payout Ratio**

The maximum payout percentage that the Lottery can offer is subject to approval by the Legislature's Joint Committee on Finance. On-line prize payout ratios currently average 50.2% and range between 45.1% and 53.5% for each on-line game. Statutory provisions require that at least 50% of gross sales be returned to players as prize payments (s. 25.75(3)(a), Wis. Stats.). Table 4 lists the on-line games and associated prize payouts that have been offered to date in Wisconsin.



**Table 4**  
**On-line Games and Corresponding Start Dates and Prize Payout Rates**

ON-LINE GAMES	START DATE	PAYOUT	END DATE
LOTTO AMERICA	8/10/89	45.00%	4/18/92
SUPERCASH	2/04/91	51.60%	
POWERBALL	4/19/92	Approx. 50.00%	
WISCONSIN'S VERY OWN MEGABUCKS	6/18/92	53.50%	
DAILY PICK 3	9/21/92	48.20%	
MONEY GAME 4	9/13/93	47.00%	8/03/96
DAILY MILLIONS	9/16/96	45.10%	to end 3/29/98
DAILY PICK 4	9/15/97	Approx. 48.40%	
CASH 4 LIFE	3/30/98	Approx. 50.00%	

To identify and quantify some of the factors that impact sales in Wisconsin, the Wisconsin Lottery contracted with Angus Reid Corporation to conduct a market segmentation study, including focus group testing to assess Wisconsin residents' participation in lottery activities. A total of 1,245 Wisconsin residents were surveyed by telephone between June 9 and June 24, 1997. The report sighted too few winners and insufficient winner awareness as primary causes of decreased play.

#### **Frequency of Winners and the Prize Payout**

Some industry professionals argue that Lottery customers are substituting alternative forms of gaming for Lottery play. With the increased number of casinos throughout the country, lotteries are facing substantial competition. Lottery products have low payouts and few winners relative to other gaming markets. These factors give casinos a competitive advantage for the discretionary gambling dollar.

As residents reallocate their disposable income in favor of other gaming activities, Lottery sales decrease, Lottery winners become less frequent and ultimately, the Lottery becomes a less attractive activity to players. In both the initial focus groups and the final survey, the results indicate that Wisconsin residents are dissatisfied with their chances of winning a prize from the Lottery.

Chart 1 summarizes the results of the study regarding reasons for decreased Lottery play. When asked about on-line products, 42% of the respondents cited one of these reasons for decreasing the amount they spend on the Lottery:

- I'm not winning enough;
- Poor odds/less chance to win
- Don't hear of anybody winning

The Lottery is working to mitigate the perception that there are not any winners through an effective winner awareness program. Evidence continues to show that more winners at optimal prize levels are needed for the on-line products.

### **On-line Market Trends and Prize Payout**

Early developers of on-line games assumed that high payouts were not necessary because large jackpot prizes would sustain consumer interest. However, many states have experienced a steady decline in jackpot game sales in recent years. Exhibit 6 shows the average Powerball sales per jackpot level for Wisconsin. Similarly, Exhibit 7 shows the average Powerball sales per jackpot level in all MUSL Powerball states. Exhibit 8 shows the average Megabucks sales per jackpot level. These exhibits suggest a decline in player interest because sales at all jackpot levels have generally decreased each year in Wisconsin and other MUSL states.

The distribution of on-line sales has shifted since the Lottery's inception. For example, sales for jackpot games which typically offer large top prizes and low odds of winning smaller prizes have declined, while sales for games with smaller top prizes and higher odds of winning smaller prizes initially grew and now have stabilized. This trend suggests that players are losing interest in products that offer large prizes but few winners.

All else being equal, games with smaller top prizes have the flexibility to offer a greater number of prizes. Traditionally, instant scratch games offer prize structures of this nature. This strategy has had industry-wide success and as a result many lotteries are planning to apply the instant product marketing strategy to on-line games. Some jurisdictions are increasing on-line payouts and designing on-line games that are more like instant scratch games.

MUSL plans to continue development of new on-line products that offer higher payouts and increased play value. These enhancements are intended to provide more winners per game and increase total Lottery sales. One possibility is to offer new on-line games on a limited term basis. However, this approach presents some complications. On-line games have historically been long-term investments averaging no more than one new game per fiscal year.

Some jurisdictions are choosing to increase the payout of existing in-state, on-line games. For example, New York increased the payout on their in-state lotto game from 50% to 65%. This means the odds of winning the jackpot prize are now significantly improved. In addition, the annuity was changed from 20 to 25 years and a lump-sum payment option was added. As a result of these enhancements, the average jackpot increased and sales for this product rose by 26.47%. Another example is the Minnesota State Lottery, which revamped the

Gopher 5 cash lotto game in January of this year, increasing the prize payout ratio from 50% to 57%.

As the market moves to increased payouts and limited term games, Wisconsin will have the opportunity to respond to the players request for more winners and greater play value. In doing so, the Lottery will create an opportunity to increase sales and maximize property tax relief for Wisconsin residents.

Table 5 lists the current on-line prize payout limit in other lottery jurisdictions. In addition, the Lottery conducted a survey asking for each jurisdictions' projection for on-line payouts in FY1998-99. A "Yes" indicates a planned increase in on-line payout for that lottery. It was found that 11 jurisdictions either have higher prize payouts than Wisconsin or plan to increase the prize payout in the next year.

**Table 5**  
**On-line Prize Payout Across Lottery Jurisdictions**

<b>Lottery Jurisdiction</b>	<b>FY1996-1997 Stated Prize Payout</b>	<b>FY1998-1999 Planned Payout Increase</b>
AZ	50%	No
CA	50%	No
CO	50%	Yes
CT	50%	No
DC	47%	No
DE	50%	No
FL	50%	No
GA	50%	No
IA	50%	No
ID	60%	No
IL	50%	No
IN	51%	No
KS	51%	No
KY	57%	No
LA	50%	No
MA***	70%	No
MD***	53%	Yes
ME	50%	No
MI	50%	No
MN	50%	Yes
MO	51%	No
MT	49%	No
NE	50%	No
NH	50%	No
NJ	50%	No
NM	50%	Yes
NY	49%	Yes
OH	54%	No
OR	45%-65%	No
PA***	49%	No
RI	55%	Yes
SD	50%	No
TX	50%	No
VA	51%	No
VT	50%	No
WA***	50%	Yes
WI	50%	No*
WV	52%	No
<b>Average</b>	<b>51.32%</b>	<b>7 Yes, 33 No</b>

Source: Wisconsin Lottery Payout Survey, December, 1997. LaFleur's Lottery World, October, 1997.

Note: Actual and stated payouts were considered equal for jurisdictions not responding to the survey.

With the movement towards more frequent launching of on-line games with higher prize payouts, one might conclude that this approach is cost prohibitive. Historically, lotteries had incurred large start-up costs to launch on-line games. The majority of start-up costs are attributable to computer software necessary to

conduct an on-line game. In Wisconsin, these start-up costs have been significantly reduced since conversion to the new GTECH computer system.

It is now feasible for several games to share a single software package, yet differ in play styles. Prototypes developed by GTECH rotate multiple short-term games with different play styles and prize structures. These games were field tested in Kentucky and as of March 1998, Colorado will be the first to offer them for statewide sale. The Colorado Lottery refers to these products as the Perfecto games. These games will offer an average payout of 55%, with the individual game payouts ranging from 54.7% to 58.13%. Top prizes will range from \$500 to \$250,000 and game appearance will change approximately once each fiscal quarter. According to Greg Glazner, research manager at the Colorado Lottery, Perfecto games should capitalize on the success of the instant product.

### **Instant Games and the Prize Payout Ratio**

The 1997 prize payout report included an analysis of per capita instant ticket sales versus stated prize payout percentage in each lottery jurisdiction. The Wisconsin Lottery concluded that raising the payout would increase instant ticket sales but the net effect on proceeds would be uncertain. However, the stated payout in each jurisdiction did not accurately reflect the actual amount of prizes paid. For example, Nebraska recycles unclaimed prizes into the following years prize fund and consequently, the actual payout is approximately 8% greater than stated.

There are three common methods for generating additional payout: Recycling unclaimed prizes; offering free tickets; and participation in a television game show. The Lottery issued a survey to all United States lotteries asking them to estimate their actual payout based on these factors. Table 6 lists the stated and estimated actual payouts as well as which method(s), if any, are used to artificially increase the percentage of prizes paid. An "X" means the corresponding jurisdiction uses one of the three methods to increase prizes paid but does not account for the increase in their prize payout calculation. "PS" means the jurisdiction is accounting for the increase in their year end calculation.

**Table 6**  
**Actual vs. Stated Payouts on Instant Scratch Games**  
**Across Lottery Jurisdictions**

Lottery Jurisdiction	Stated FY1996-1997 Prize Payout	Actual FY1996-1997 Prize Payout	Unclaimed Prizes	Free Tickets	TV Game Show
MO	58.5%	60.5%	X		X
LA	50%	56%		X	
MT	56%	58%		X	
KS	57%	58.5%		X	
DE	58%	58%		X	
GA	60%	60%		X	
MI	57%	60%			X
IL	52%	59%	X	X	X
NE	50%	60%	X		
NY	55%	56%	X	X	PS
CA	60%	60%		PS	PS
PA	48%	58%		PS	PS
CT	66%	67%		PS	
IA	62%	62%		PS	
FL	50%	56%		PS	
MA	70%	70%			PS

Based on the results of this survey, it appears that many jurisdictions use unclaimed prizes to fund free tickets and TV game shows. These states are returning more money to players in the form of "churn" prizes which are small prizes typically reinvested in the game by players at the point of sale.

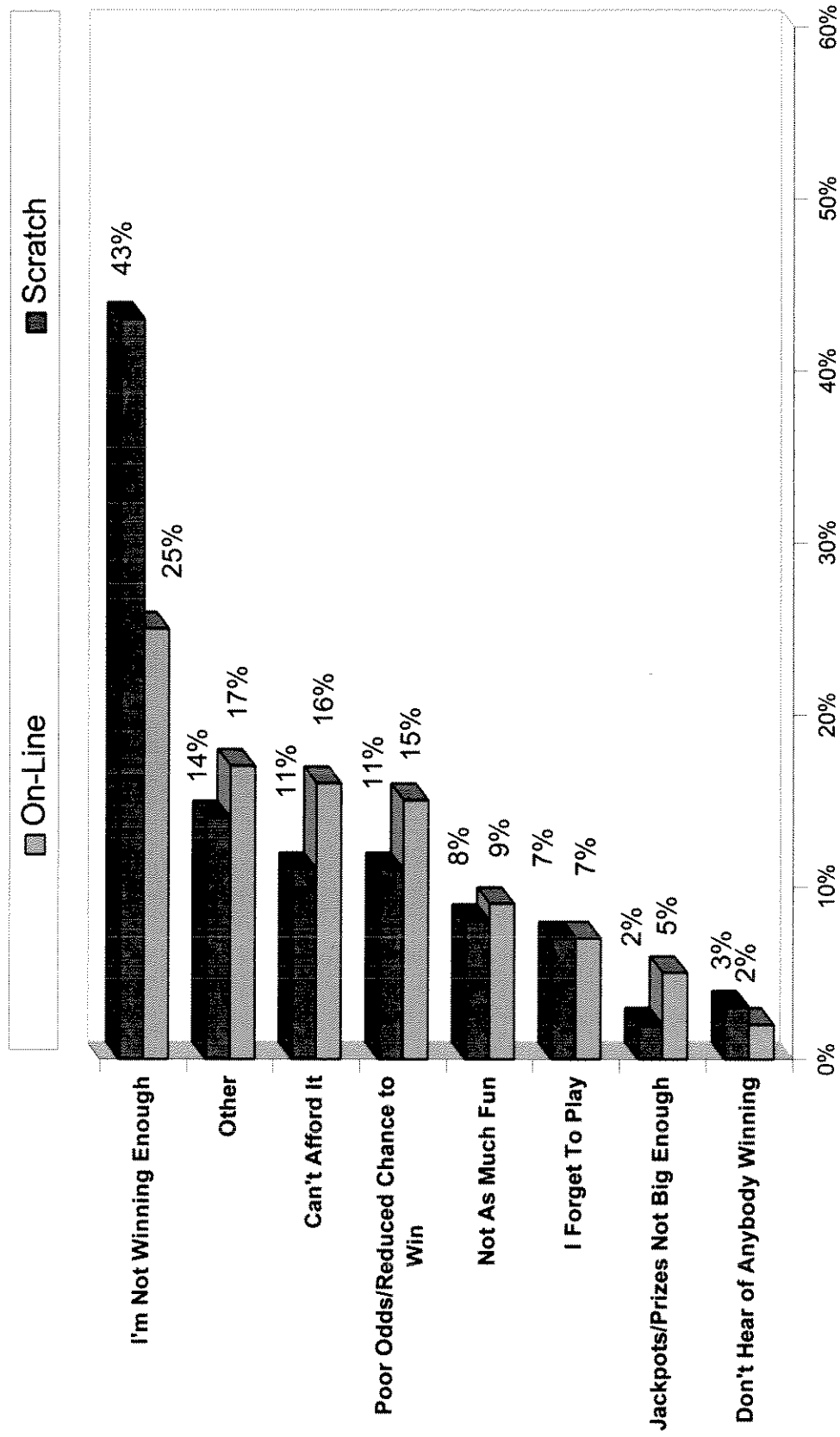
Unlike these jurisdictions, the Wisconsin Lottery's unclaimed prizes are deposited in the Lottery fund to go directly toward property tax relief and are not used to recycle the money back to players as prizes. Similarly, prizes for Wisconsin's Money Game TV Show are fully accounted for as part of the overall 63% instant scratch payout percentage.

States vary significantly in the items included in the calculation of their prize payout ratios. Due to this ambiguity, it is difficult to assess the comparability of prize payouts and their impact on lottery sales. We recommend no change to the prize payout ratio at this time.

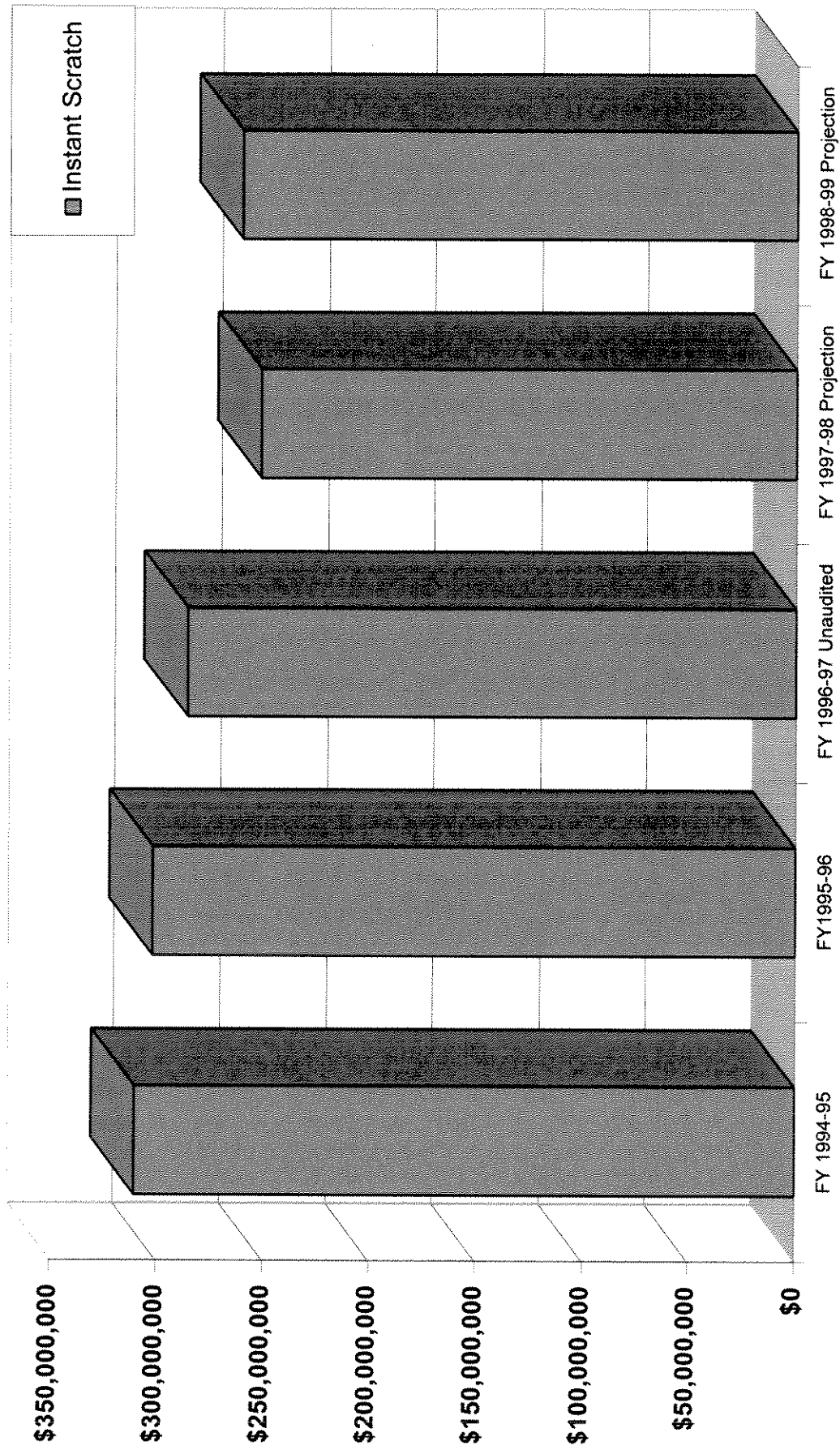
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Chart 1

### Main Reasons For Spending Less Money On Lottery Games

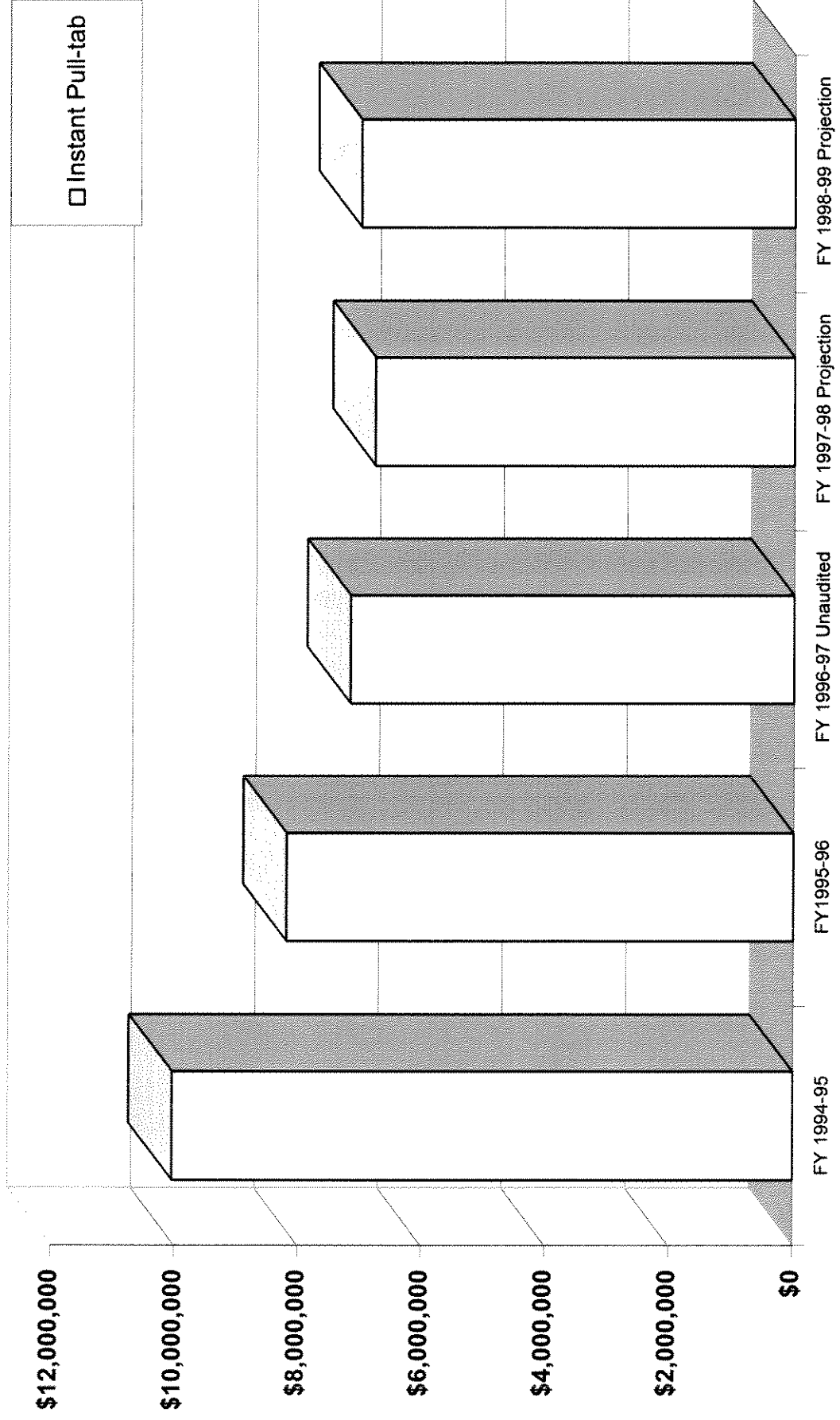


# TOTAL INSTANT SCRATCH TICKET SALES

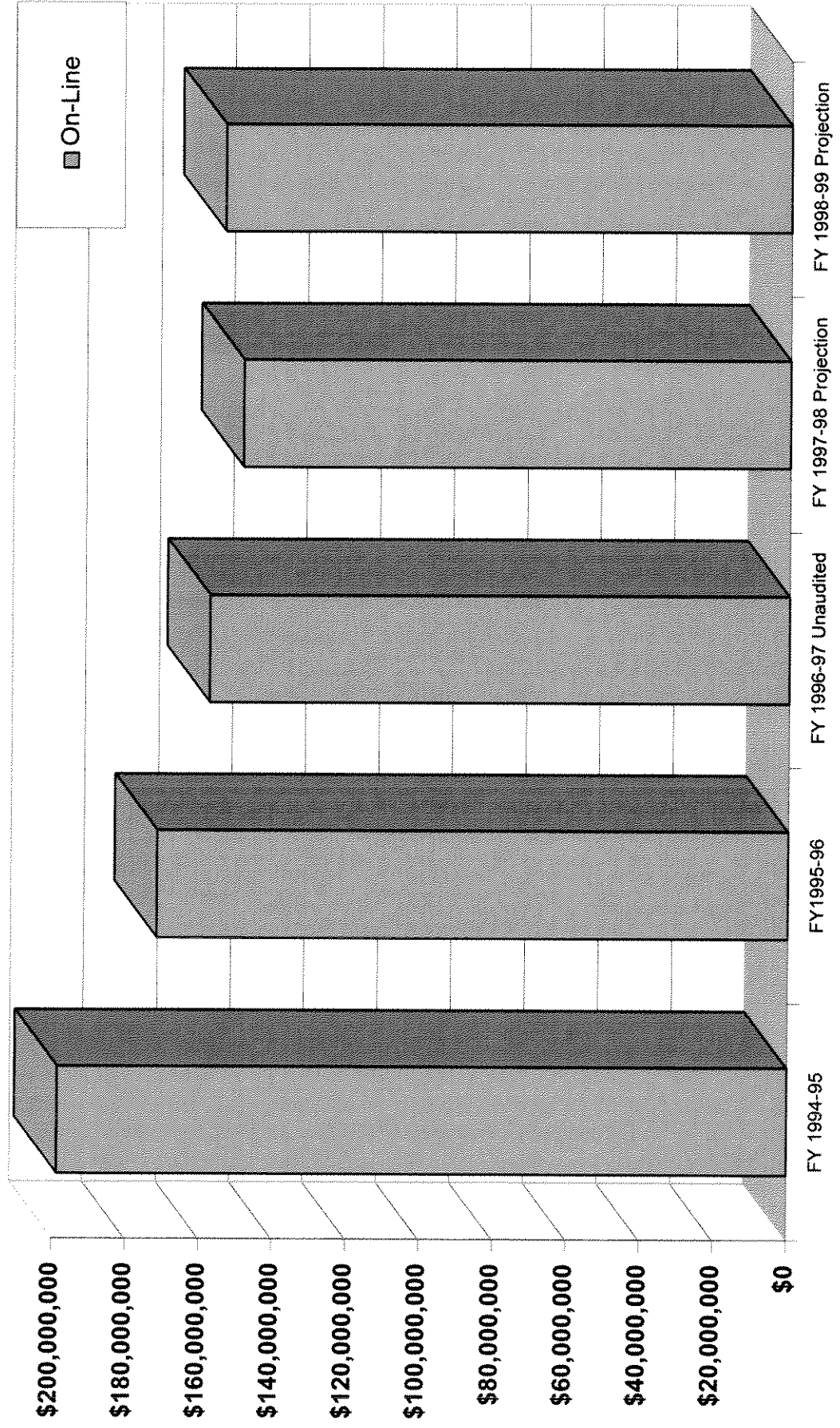




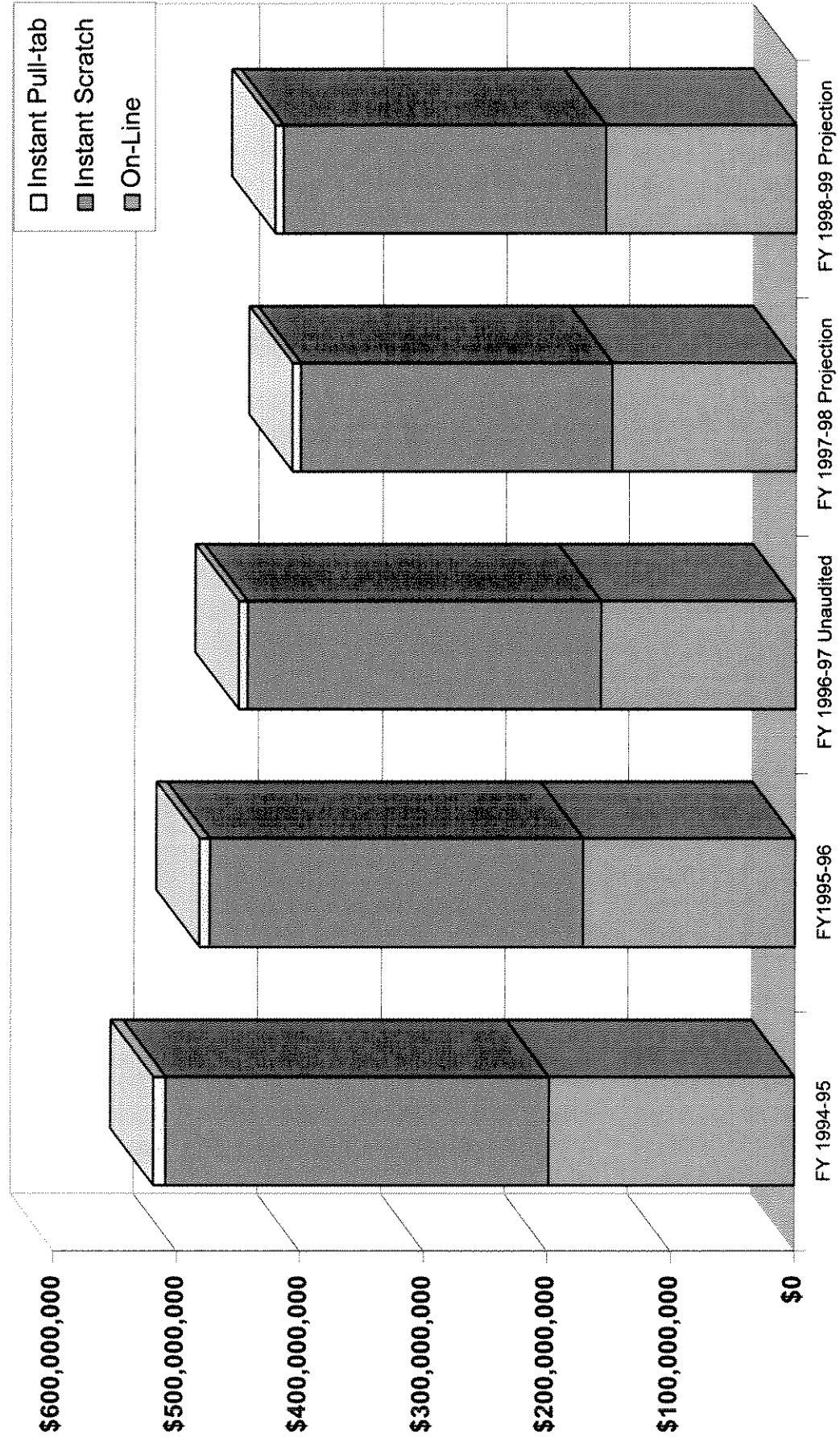
## TOTAL INSTANT PULL-TAB TICKET SALES



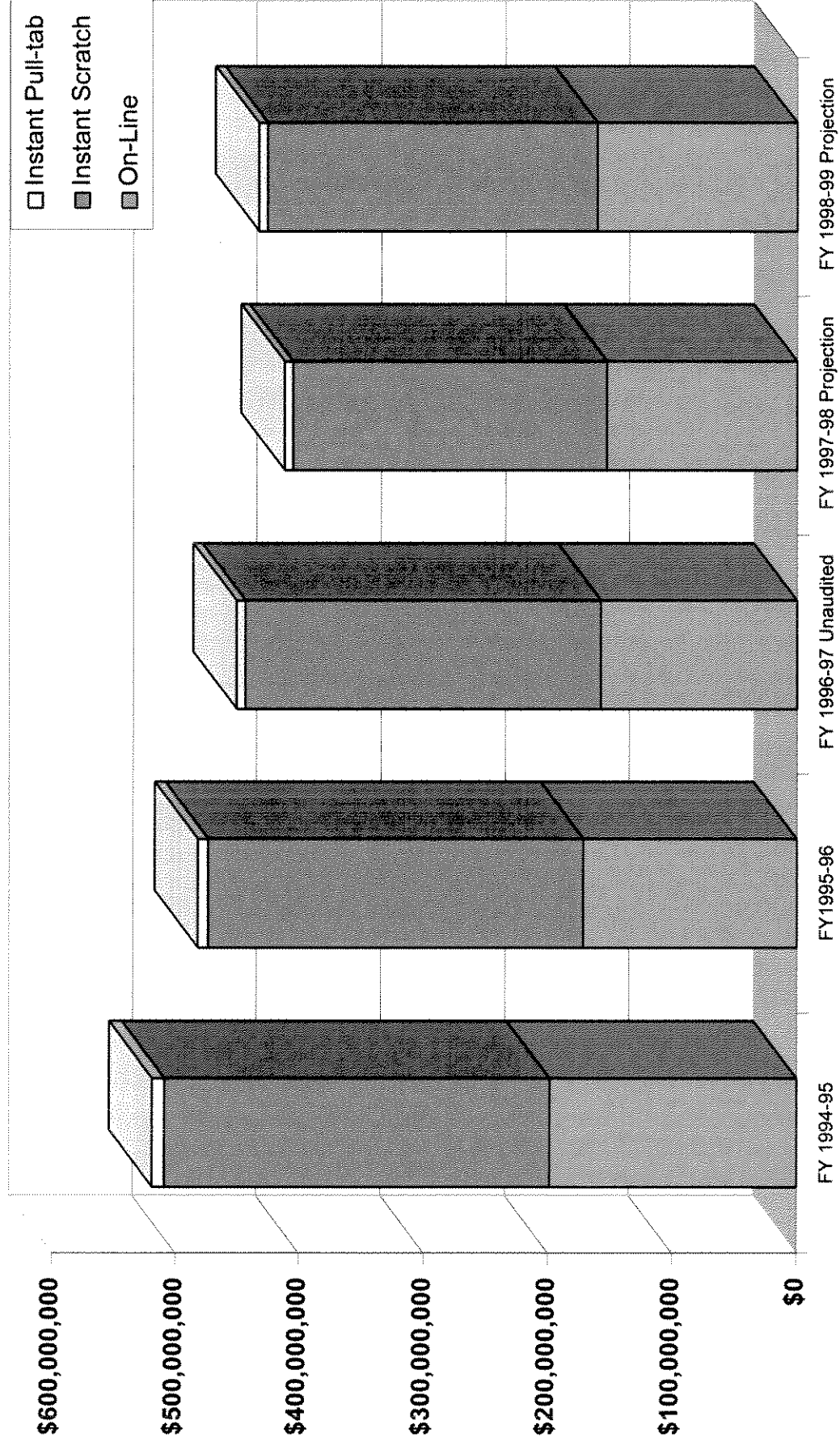
## TOTAL ON-LINE TICKET SALES



# TOTAL LOTTERY TICKET SALES



# TOTAL LOTTERY TICKET SALES



## Prize Payouts For Current Instant Scratch Games

NAME	LAUNCH DATE	PRIZE PAYOUT
ACE IN THE HOLE	5/1/95	60%
LUCKEE MATCH	5/15/95	63%
3 OF A KIND	6/19/95	61%
THE BIG GAME	8/7/95	60%
INSTANT BINGO BUCKS	9/18/95	62%
LET IT ROLL 7-11	10/2/95	61%
WINNING HAND	10/2/95	61%
BANK SHOT	10/23/95	61%
SLAP SHOT	10/23/95	61%
JINGLE BELL CASH	11/27/95	67%
ROYAL FLUSH	1/29/96	61%
CASH BLAST	2/19/96	68%
BIG ROLL	3/11/96	62%
DOUBLE HEADER	6/3/96	61%
GOIN' FOR THE GREEN	7/15/96	61%
IN-BETWEEN	8/5/96	61%
BULLSEYE TRIPLER	8/26/96	61%
WINDFALL	9/23/96	61%
GOLDRUSH	12/23/96	68%
CASINO SLOTS	1/27/97	62%
GOLD MINE	2/10/97	69%
LUCKY LEPRECHAUN	2/17/97	62%
DOUBLE WIN BINGO	3/3/97	62%
DOUBLE DOUBLER	3/10/97	61%
LUCKY SEVENS	3/10/97	69%
FAT CAT	3/24/97	62%
TREASURE CHEST	4/7/97	61%
POT OF GOLD	4/7/97	68%
AMERICAN MOOLA	6/21/93	63%

NAME	LAUNCH DATE	PRIZE PAYOUT
JOKER'S WILD	5/5/97	61%
GREAT 8'S	5/5/97	62%
BLACKJACK	5/12/97	61%
TOP BANANA	5/12/97	61%
HIGH 5	6/30/97	60%
SUNNY MONEY DOUBLER	7/14/97	60%
3 WISHES	7/28/97	61%
KICK OFF CASH	8/4/97	61%
TWILIGHT ZONE	9/8/97	61%
HI-TOWER	9/8/97	65%
MONEY BAGS	6/30/97	61%
WHEEL OF FORTUNE	9/22/97	65%
HOT 7'S TRIPLER	10/13/97	61%
VEGAS NIGHTS	4/21/97	63%
BLIND LUCK	10/27/97	61%
BUCK HUNTER	10/27/97	61%
HOME FOR THE HOLIDAYS	11/3/97	65%
MOOLA MAGIC	11/17/97	66%
HOLIDAY BONUS	12/1/97	63%
STAR TREK	12/1/97	64%
CABIN FEVER	12/15/97	62%

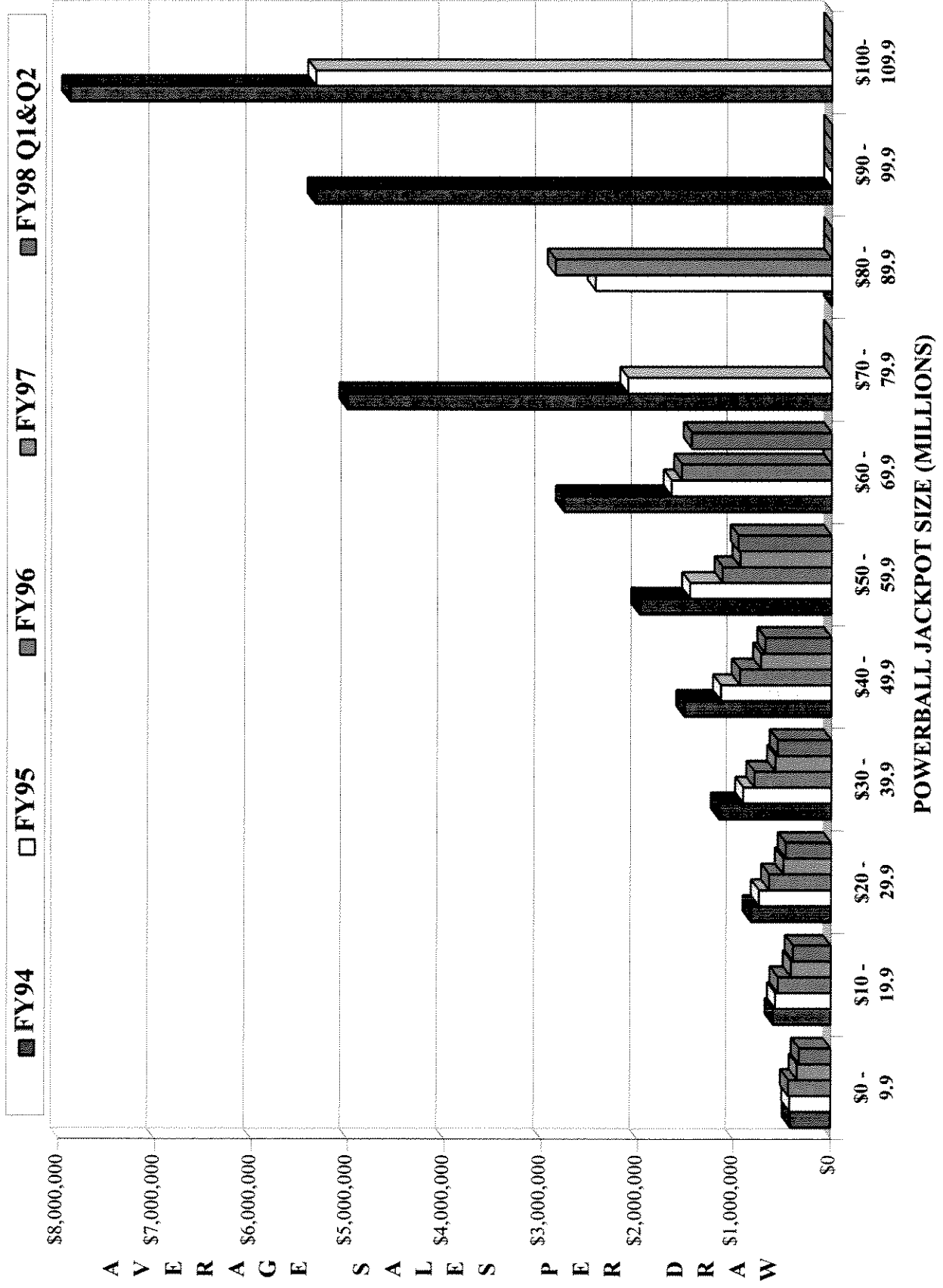
**Prize Payouts For Current Instant Pull-Tab Games**

PRODUCT NAME	LAUNCH DATE	PRIZE PAYOUT
BADGER CASH	7/6/90	60%
CHERRY BELL	5/16/96	62%
CASINO GOLD II	5/16/96	62%
LUCK OF THE DRAW	6/1/92	60%
LUCKY 7'S	6/27/96	62%
OLD GLORY	6/6/96	62%
3 IN A ROW	6/6/96	62%
FOOTBALL	10/24/94	63%

**Prize Payouts For Current On-Line Games**

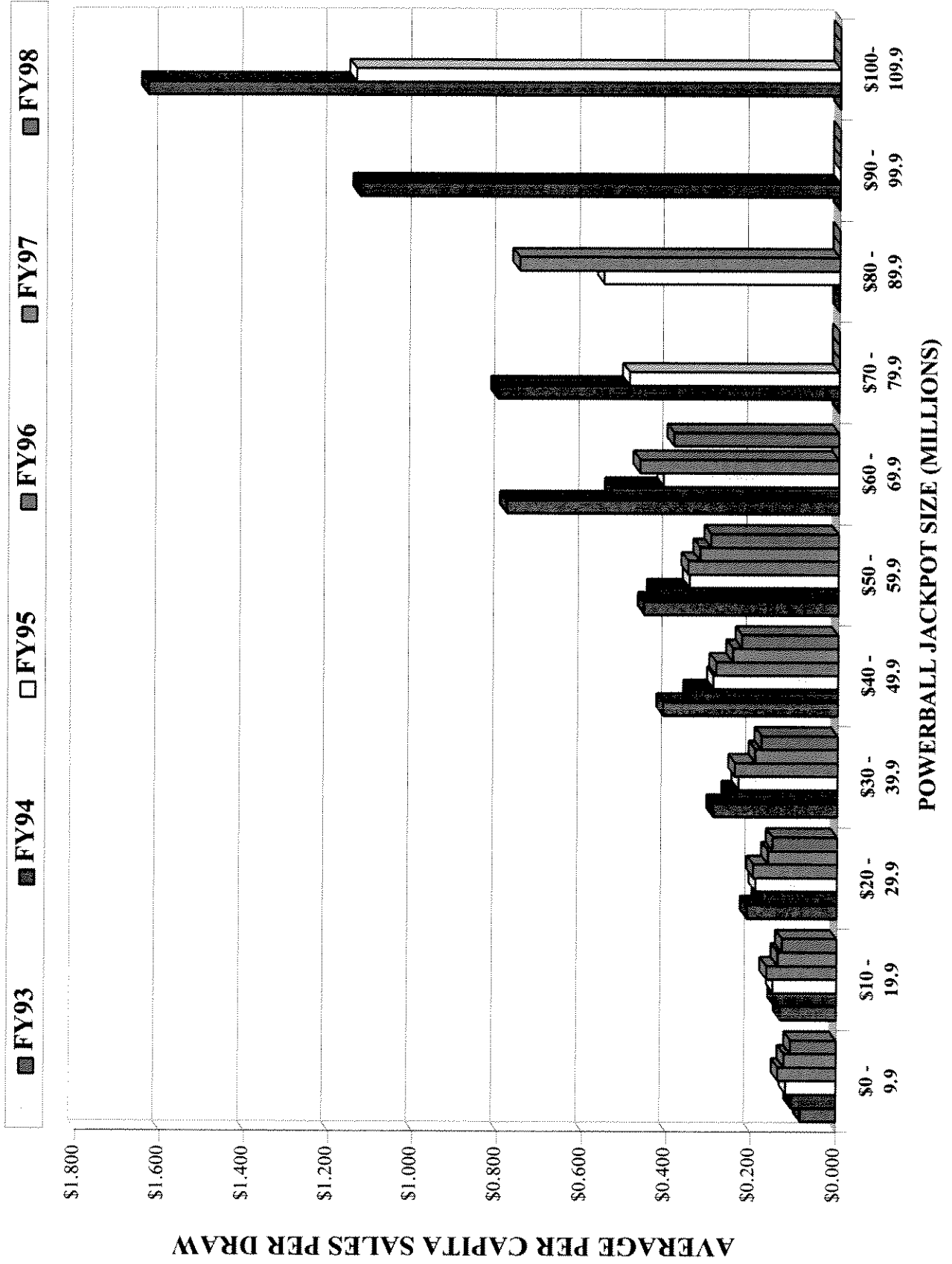
PRODUCT NAME	LAUNCH DATE	PRIZE PAYOUT
Powerball	4/19/92	50%
Wisconsin's Very Own Megabucks	6/18/92	54%
SuperCash!	2/4/91	52%
Daily Millions	9/16/96	45%
Pick 3	9/21/92	48%
Pick 4	9/15/96	48%

**WISCONSIN POWERBALL AVERAGE SALES PER DRAW  
BASED UPON JACKPOT SIZE BY FISCAL YEAR**





# MUSL POWERBALL AVERAGE SALES PER DRAW BASED ON JACKPOT SIZE BY FISCAL YEAR



# MEGABUCKS AVERAGE SALES PER DRAW BASED UPON JACKPOT SIZE BY FISCAL YEAR

